

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: John Hebal, Jr

Case No.: 5-20-00284 MJC

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name: PNC
Court Claim Number: 07
Last Four of Loan Number: 8462
Property Address if applicable: 1050 N James St

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$795.16
b.	Prepetition arrearages paid by the trustee:	\$795.16
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$702.52
f.	Postpetition arrearage paid by the trustee:	\$702.52
g.	Total b, d, and f:	\$1,497.68

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: February 24, 2025

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: John Hebal, Jr

Case No.: 5-20-00284 MJC

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on February 24, 2025, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Tullio DeLuca, Esquire
381 N 9th Ave
Scranton PA 18504

Served by First Class Mail

PNC NA
Att: Bankruptcy
3232 Newmark Dr
Miamisburg OH 45342

John Hebal, Jr
1050 N James St
Hazleton PA 18202

I certify under penalty of perjury that the foregoing is true and correct.

Date: February 24, 2025

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 20-00284

JOHN HEBAL, JR.

PNC BANK
P.O. BOX 94982

Sequence: 13
Modify:
Filed Date:
Hold Code: D

CLEVELAND, OH 44101-

Acct No: N James St - ARREARS - 8462

LOAN MOD - POST PETITION ARREARS MRF # 60 5/23

Amt Sched:	\$0.00	Debt:	\$6,746.02	Interest Paid:	\$0.00			
Amt Due:	\$0.00	Paid:	\$702.52	Accrued Int:	\$0.00			
Claim	<u>name</u>	Type	Date	Check #	Principal	Interest	Total	Reconciled
5201 PNC BANK								
520-1	PNC BANK		08/17/2022	9014552	\$149.60	\$0.00	\$149.60	08/18/2022
520-1	PNC BANK		07/13/2022	9014333	\$139.23	\$0.00	\$139.23	07/13/2022
520-1	PNC BANK		05/17/2022	9013916	\$216.52	\$0.00	\$216.52	05/17/2022
520-1	PNC BANK		03/16/2022	9013482	\$85.52	\$0.00	\$85.52	03/16/2022
520-1	PNC BANK		12/15/2021	2007895	\$80.80	\$0.00	\$80.80	01/03/2022
520-1	PNC BANK		10/14/2021	2005844	\$30.85	\$0.00	\$30.85	10/26/2021
Sub-totals:					\$702.52	\$0.00	\$702.52	
Grand Total:					\$702.52	\$0.00		

Disbursements for Claim

Case: 20-00284

JOHN HEBAL, JR.

PNC BANK
P.O. BOX 94982

Sequence: 13
Modify:
Filed Date:
Hold Code: D

CLEVELAND, OH 44101-

Acct No: N James St - ARREARS - 8462

LOAN MOD - 1050 N JAMES STREET AMENDED 9/6/24 AMENDED 9/6/24

Amt Sched:	\$36,388.00	Debt:	\$5,658.05	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$795.16	Accrued Int:	\$0.00
				Balance Due:	\$4,862.89

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>	<u>DisbDescrp</u>
5200 PNC BANK									
520-0	PNC BANK		08/17/2022	9014552	\$169.32	\$0.00	\$169.32	08/18/2022	
520-0	PNC BANK		07/13/2022	9014333	\$157.60	\$0.00	\$157.60	07/13/2022	
520-0	PNC BANK		05/17/2022	9013916	\$105.83	\$0.00	\$105.83	05/17/2022	
520-0	PNC BANK		03/16/2022	9013482	\$157.18	\$0.00	\$157.18	03/16/2022	
520-0	PNC BANK		12/15/2021	2007895	\$148.52	\$0.00	\$148.52	01/03/2022	
520-0	PNC BANK		10/14/2021	2005844	\$56.71	\$0.00	\$56.71	10/26/2021	
Sub-totals:					\$795.16	\$0.00	\$795.16		
Grand Total:					\$795.16	\$0.00			